

City of San José

Voluntary Employees' Beneficiary Association



Welcome to the City of San José! Your employment with the city affords you many benefits. One important benefit is the City's VEBA plan.



A VEBA or Voluntary Employees' Beneficiary Association is a tax-exempt trust instrument authorized by Internal Revenue Code through which eligible healthcare benefits can be reimbursed. The City's VEBA has been set up to reimburse eligible medical expenses you may experience in retirement.

Plan administration

The City's VEBA plan is provided by Voya Financial®. Total Administrative Services Corporation (TASC), provides third party administration services. Voya provides the investment options and TASC provides plan administration, online participant tools, and claims services for the City's VEBA plans.

How your VEBA account works

While employed with the City of San José, eligible employees will make mandatory ongoing contributions into the VEBA on a pre-tax basis.

Reimbursements for eligible medical expenses after retirement are also tax-free. Contribution rates will vary based on the employee's bargaining unit and retirement tier. Please refer to the City of San José VEBA Website — www.sanjoseca.gov/veba — for information regarding the specific contribution rates.

The VEBA account reimburses eligible medical expenses for individuals who have either 1) terminated City service and have reached the required retirement age based on their

retirement system or 2) retired for service, service-connected disability, or nonservice connected disability. If an employee becomes a member of a reciprocal retirement system, the VEBA funds can be accessed after retirement from that system.

The VEBA reimburses qualified out-of-pocket healthcare costs (including but not limited to health, dental, and vision insurance premiums, copays and deductibles, prescription costs, Medicare Parts B & D premiums, Medicare supplement insurance premiums, and qualified Long-Term Care insurance premiums incurred by employees, their spouses and qualifying dependents. TASC, the VEBA's third party administrator, will provide participants with a more comprehensive list of eligible expenses. As a defined contribution plan, the only funds available in the VEBA are the contributions made while employed and any investment returns on those funds. Once the funds in the VEBA are exhausted, the employee will no longer be able to reimburse their eligible healthcare expenses.

You will receive claim filing instructions when your account becomes eligible to make reimbursements.

Management of your account

One of the benefits of a VEBA plan is your ability to manage your account throughout the course of your employment with the City. Management of your account allows you to determine your investment allocations and to ensure that your eligible dependent information is up to date. Enclosed is a guide to TASC's Online Investment Tool Kit which provides you access to your account.

Prior to your separation from service with the City, you can utilize this site to monitor your account and to allocate your

assets across the available investment options within the plan. To assist employees in their overall asset allocations, the City of San José has elected to mirror the investment options of the City of San José's Deferred Compensation Plan. For details on the investment options available to you, please refer to the investments section on sanjose.beready2retire.com.

As required by law, all of the assets in your account are held in trust by the plan "trustee." Contributions to your account will be held in the plan's stable value investment option until you establish investment allocations for your account.

Accessing your VEBA Account

You may access your account by going to <https://www.voya.com/hra>. From this site, you will have full access to your account and once separated from service you will be able to use the balance in your account to reimburse yourself for certain qualified health care expenses.

Refer to the enclosed Online Investment Tool Kit Guide for detailed instructions on how to make investment allocations, change your username, generate statements on demand, etc. Additionally, our Investment Tool Kit contains links to information you may find helpful when making investment choices including: fund fact sheets, fund performance history, and general market information.

Once you separate from employment

In addition to managing your investment options, your online account offers a variety of tools which allow you to manage your account once you separate from service from the City of San José. In particular, your account provides you with the ability to file claims, upload receipts, view a list of eligible expenses, generate statements on demand, print forms, view your account balance information, view your claims history, view payment history, and much more.

Once you become claims eligible, you may use the balance in your account to reimburse yourself for certain qualified health care expenses that you (and your spouse or dependents, if applicable) have incurred as of the effective date you became an eligible participant in the plan. You will receive a separate Welcome Letter with claim filing instructions and eligible expense information once you become claims eligible.



Should you have additional questions about the City of San José's VEBA plan or your account, you can contact either **San José's Voya Financial Team** or **TASC** for further information. Voya's staff and representatives are available by phone or appointment to provide you additional information and to answer your questions.

Voya's San José Service:

Telephone: (877) 464-4748

Office Hours: Voya representatives are available every Wednesday from 9:00 a.m. – 3:00 p.m. PT in the Human Resource Department at City Hall.

TASC's Call Center:

Email: svchelp@tasconline.com

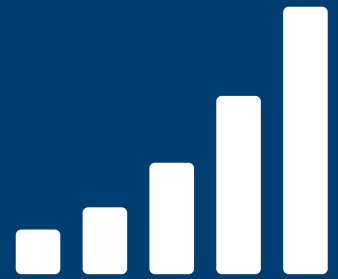
Toll-free: (866) 678-8322

Office Hours: 7:30 a.m. – 6:00 p.m., CST
Monday – Friday

Online Investment
Tool Kit Guide



Online Investment Tool Kit Guide



What is the Investment Tool Kit?

The assets in your City of San José VEBA account are invested in mutual fund(s) that have been pre-selected for the plan by the Plan Fiduciary. You may also have the option of moving money between available investments depending on the provisions of your plan.

1 Login

1. Go to <https://www.voya.com/hra>.
2. Click **Access Your Account**.
3. Click **New User** to register.
4. Fill in the requested fields and set your Username, Password, and Security Question.
5. Click **Register Account**. The Profile page opens.
6. Confirm your Profile information, update as necessary.
7. Click **Update Profile**. The Welcome page opens.
8. Click **Open My Account**. The home page opens.

Login

Username [Forgot](#)

Username?

Password [Forgot](#)

Password?

NEW USER >> **LOG IN >>**

2 How Do I Generate a Statement on Demand?

Investment Statements are made available online on a quarterly basis following the end of the quarter and an annual basis following the end of the plan year. If you need an investment statement at any other time, under Account Summary, click Statement on Demand. Select the time period, then click Generate. Statements can be saved as PDF or Excel to your own computer.

Investment Tool Kit | Claims Tool Kit | Account Summary | Plan Services | Your Performance | Fund Information | Retiree Health Care | Reference

Statement on Demand

Generating a Statement

Please complete the form below to generate

Select Date Range

From Date

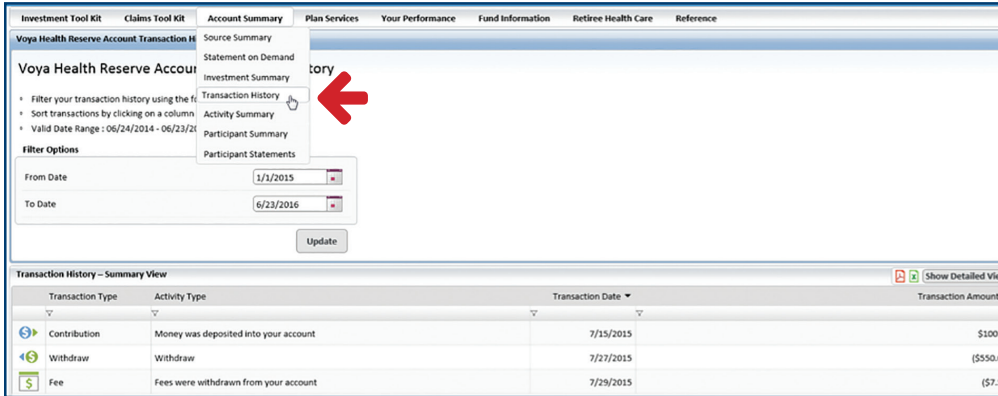
To Date

Generate

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Where Can I Find my Historical Transactions?

You can look up transactions that occurred within your Investment Accounts. The system makes available two years of history of all transactions of your account. Under Account Summary, click Transaction Summary and enter a From Date (MM/DD/YYYY) or click on the Calendar to select a date. Enter a To Date (MM/DD/YYYY) or click on the Calendar to select a date, then Click Update.



Voya Health Reserve Account Transaction History

Filter your transaction history using the following options:

- Sort transactions by clicking on a column
- Valid Date Range : 06/24/2014 - 06/23/2016

Filter Options

From Date: 1/1/2015
To Date: 6/23/2016

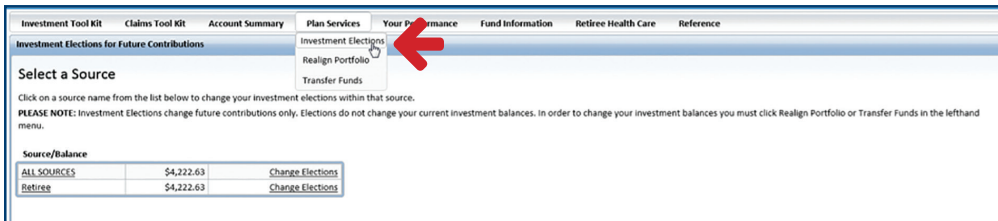
Transaction History - Summary View

Transaction Type	Activity Type	Transaction Date	Transaction Amount
Contribution	Money was deposited into your account	7/15/2015	\$100.00
Withdraw	Withdraw	7/27/2015	(\$550.00)
Fee	Fees were withdrawn from your account	7/29/2015	(\$7.50)

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Where do I Change How My Contributions Are Invested?

Under Plan Services, click Investment Elections. Click Change Elections under ALL SOURCES to have your contributions invested in the same funds across all sources. Using the dropdown boxes, select a percentage for those investment elections that you would like your future contributions to be invested in. Please note, to successfully submit your Investment Elections, change the new percentages must equal 100%. Click on Submit Investment Elections.



Investment Elections for Future Contributions

Select a Source

Click on a source name from the list below to change your investment elections within that source.

PLEASE NOTE: Investment Elections change future contributions only. Elections do not change your current investment balances. In order to change your investment balances you must click Realign Portfolio or Transfer Funds in the lefthand menu.

Source/Balance	Amount	Change Elections
ALL SOURCES	\$4,222.63	Change Elections
Retiree	\$4,222.63	Change Elections

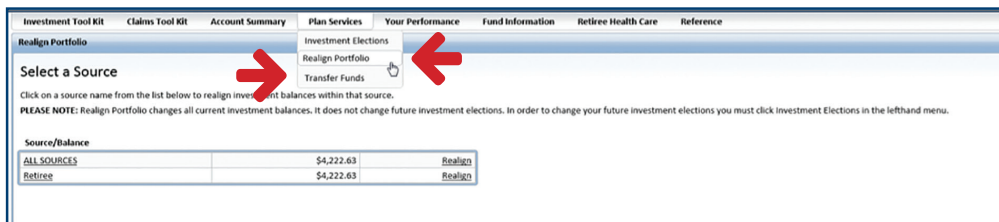


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How Do I Change Where my Current Balance is Invested?

You have two options to change your current investment allocation: 1) Realign Portfolio or 2) Transfer Funds. You can realign your entire balance to fit into percentages for each fund or you can pick and choose how much of your current balance goes into each fund, by percentage or by dollar amount. To realign your current balance, under Plan Services, click Realign Portfolio. You have the option to realign all of your sources, if you have more than one source, or you can realign by source. Click Realign to the right of your source. Under Current %, you will see what percentage of your current balance is in each fund. Under New %, you will select the percentage of your current balance that you want in each fund.

If you would like to transfer funds rather than realign, click Transfer Funds. Again, you have the option to transfer all of your sources, or you can transfer by source. Click Transfer to the right of your source. You must select a Transfer Type, Dollar to Dollar, or Percent to Percent. Select your investment. The amount or percent that is available to transfer out of the fund appears at the bottom next to Transfer Amount. Enter in the amount to transfer out of the fund. Click Continue. In the next screen, you will select where you want to place the amount that you are going to transfer into the remaining fund(s). The amount to transfer is reflected under Amount Remaining. When you have placed the amount, click Transfer.



Realign Portfolio

Select a Source

Click on a source name from the list below to realign investment balances within that source.

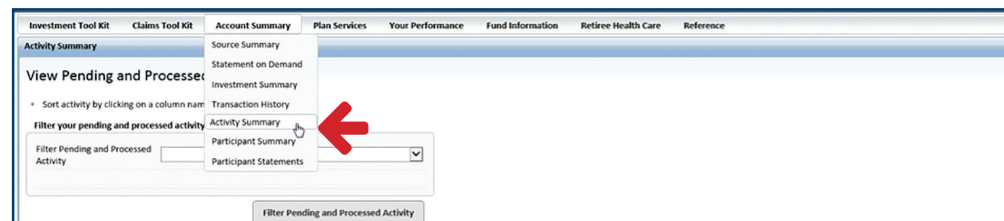
PLEASE NOTE: Realign Portfolio changes all current investment balances. It does not change future investment elections. In order to change your future investment elections you must click Investment Elections in the lefthand menu.

Source/Balance			
ALL SOURCES	\$4,222.63		Realign
Retiree	\$4,222.63		Realign

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How Do I Know if My Request Has Been Received?

Under Account Summary, click Activity Summary. Any pending activity will be present here. Should you wish to cancel any transaction in pending status, click Cancel. You will also see at the top right corner of your screen: Pending Activity in red. If you click on it, it will automatically bring you to the Activity Summary screen.



Activity Summary

View Pending and Processed Activity

Sort activity by clicking on a column name

Filter your pending and processed activity

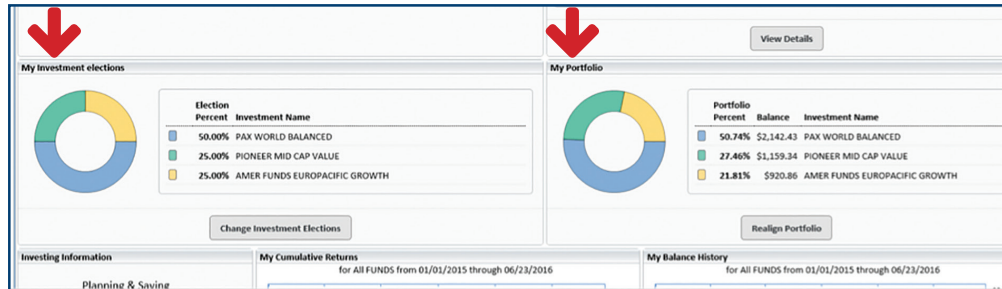
Filter Pending and Processed Activity

Filter Pending and Processed Activity

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How Do I Know if My Request Has Been Processed?

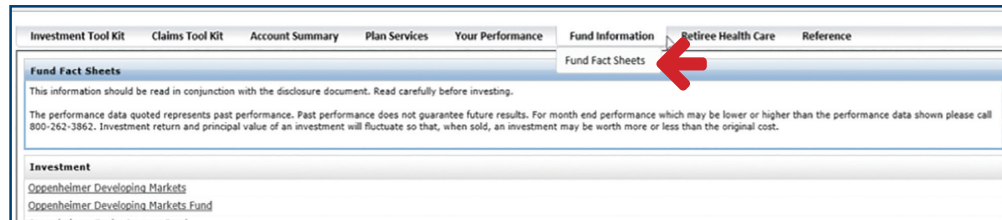
On the home page, you can see at a glance your new Investment Elections and or Investment allocation. Please note, Investment Election changes are an overnight process and Realignments/Transfers may take up to three days to process. For more detail, under Account Summary, click Investment Summary. In addition, a confirmation letter will be mailed to your home address the following business day after your request has been processed.



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Where Can I Find Fund Fact Sheets for the Funds?

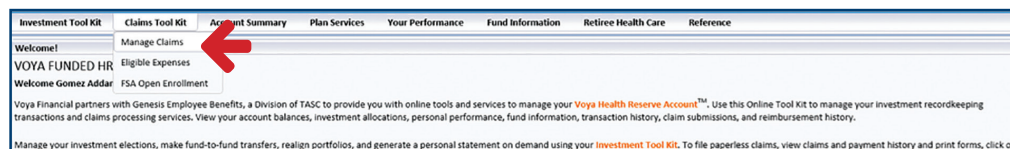
Throughout the Investment Tool Kit, each time you see a fund that is underlined, you may click on the fund to view current fund performance and other information. To view more detailed information, go to the Fund Information category and click Fund Fact Sheets. Simply click the Fund Name to download a Fund Fact Sheet.



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How Do I Access information About Claims?

After you become claim active, you will be able to file claims for reimbursement from your **Voya Health Reserve Account™**. Under the Claims Tool Kit, you have several options. You can click on Manage Claims to be redirected to your Claims Tool Kit, upload your receipts securely, view a comprehensive listing of eligible expenses, or search forms to download. Refer to the Online Claim Filing Instructions for details. For claims submission, please see document entitled Step-By-Step Instructions for Online Claim Filing and Secure Receipt Upload. You can find this document in the Forms section of the Claims Tool Kit.





Questions?

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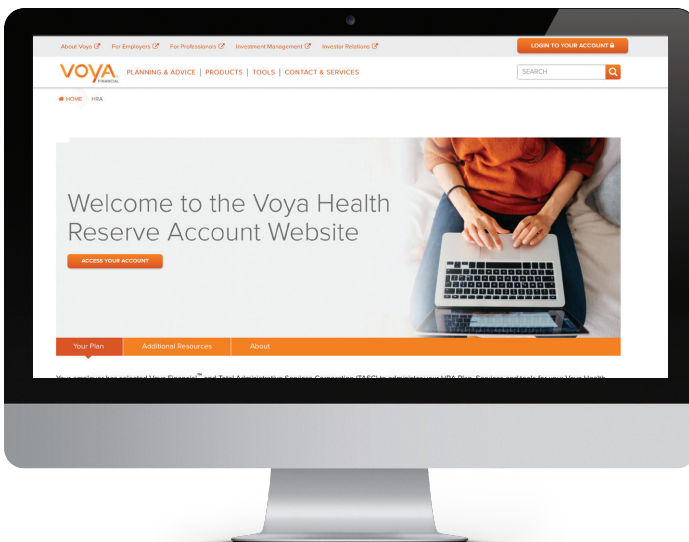
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Toll-free: (866) 678-8322

Office Hours: 7:30 a.m. – 6:00 p.m., CST
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<https://www.voya.com/hra>

You should consider the investment objectives, risks, charges and expenses of the variable product and its underlying fund options offered through a Health Reserve Account carefully before investing. The information booklets and underlying fund prospectuses containing this and other information can be obtained by contacting your local representative. Please read the information carefully before investing.

Funding Agreements under a Health Reimbursement Arrangement are long-term investment vehicles which allow you to allocate employer contributions among variable investment options that have the potential to grow tax free. Account values fluctuate with market conditions; when withdrawn the principal may be worth more or less than original amount invested.

A Health Reserve Account is not an insurance policy. Third party administration services are provided by Total Administrative Services Corporation (TASC). TASC and Voya Financial® are not affiliated entities.

This information is provided as general guidance. It is not intended to be legal or tax advice. Any taxpayer should seek advice based on the taxpayer's particular circumstances from an independent tax advisor. This information is not intended to be considered tax or investment advice.

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